

Welcome to a life
full of privileges
with HSBC Premier



Premier



Welcome to **HSBC Premier**

Through this Welcome Pack, we would like to introduce you to various product and service privileges that you can enjoy as new customer.

It's time to get started

Get ready to enjoy a special banking experience with HSBC Premier.

To optimize your HSBC Premier experience, follow the steps below to immediately activate HSBC Premier privileges, if you have not already done so.



Build or add funds to your HSBC Premier account(s).



Activate the HSBC Premier Debit Card.



Activate HSBC Indonesia Mobile Banking.



Activate the HSBC Premier Mastercard Credit Card.



Make an appointment with your Relationship Manager.



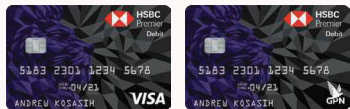


Build or add funds to your HSBC Premier account(s).

By adding to your HSBC Premier account funds, you will be entitled to receive various HSBC Premier privileges that can support you, anywhere, anytime.



Activate the HSBC Premier Debit Card



Activate your HSBC Premier Debit Card prior to your first transaction:

1. Insert your card at any HSBC, Bersama or Prima ATM in Indonesia.
2. Enter your PIN number and check the balance.
3. For your security, immediately personalize your PIN.

Or contact the call center at 1 500 700 and follow the guidance provided. Card can only be activated at HSBC Indonesia ATMs.



Activate HSBC Indonesia Mobile Banking

Manage your accounts securely, conveniently, and easily wherever and whenever you are.

To register for HSBC Indonesia Mobile Banking:

1. Download HSBC Indonesia Mobile Banking application at <https://grp.hsbc/mbapps>. Select 'No' to start the registration process.
2. Verify using either one of the information you have: Debit Card Number, Credit Card Number or Phone Banking ID Number. Please note that for customers who have debit card and credit card, please use your active debit card number for registration.
3. For activation, enter the OTP code sent to your registered number with the bank.
4. Create a username and password to access your HSBC Indonesia Mobile Banking. Do not share your information with anyone.



Download
HSBC Indonesia Mobile Banking app
Please scan QR Code or access through
<https://grp.hsbc/mbapps>



Activate and Set HSBC Premier Mastercard Credit Card PIN

Activate and set your HSBC Premier Mastercard Credit Card PIN through HSBC Indonesia Mobile Banking by following these simple steps:

1. Select the credit card you want to activate
2. Choose 'Manage Cards'
3. Click 'Activate' button to continue the process
4. 'Your card is activated' display will appear if the activation process has been successful. You can click 'Go to Manage Cards' to set your credit card PIN

You can access the full guide in www.hsbc.co.id/e-welcomepack

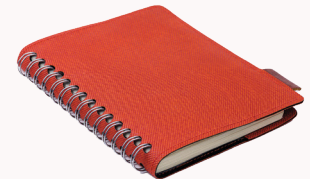
Alternatively, you can contact the Call Centre 1 500 700



Make an appointment with you Premier Relationship Manager to start your financial planning.

Contact your Premier Relationship Manager immediately to find out more on how we can support each step in achieving and exceeding your ambitions.

Find the name and contact number of your Relationship Manager in the welcome e-mail and the monthly financial statement, or contact the HSBC Premier 1 500 700 call center.



Exclusive privileges for you

As a Premier customer, you are eligible to unlock exclusive services and privileges to support each step in achieving and exceeding your ambitions.



Privileges for you and your child, wherever and whenever

Ensuring your peace-of-mind while supporting your child to reach her aspirations in her dream country with full support from HSBC Premier.



Be part of HSBC Premier in all HSBC branches around the world.

Enjoy the same HSBC Premier services in HSBC Premier Centers around the world, in more than 25 countries.

Find the nearest HSBC branch through the branch locator on the website and the HSBC Mobile Banking Application.

Support for your child and your family.

Premier Junior Account

Provide children under 17 years of experience directly in managing your joint finances.

Premiere for Next Generation

Give your 17-30 year olds a variety HSBC Premier privileges, both in Indonesia and overseas.

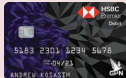
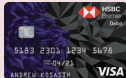




Enjoy a variety of exclusive services such as:

- The children can also enjoy the same HSBC Premier services through HSBC Premier Centers in more than 25 countries.
- Ease of transferring funds from your to support children financially.
- Separate account statements to help monitor the children's account and use it to educate them regarding financial management.
- The child's account will be managed by the same Relationship Manager as the parents.



HSBC Premier Debit Card

Get HSBC Premier Debit Card to enjoy transactions at merchants with the Visa or GPN logo and various other privileges.

	GPN Debit Card	Visa Debit Card
		
 Area of use	Indonesia	Indonesia & overseas
 ATM access	ATM with GPN logo	ATM with Visa logo
 Online shopping	X	✓
 Shop overseas	X	✓

In addition to cash withdrawals and payments worldwide, you can also enjoy:

- Free cash withdrawal fees and balance checks & transfers at all ATMs with the PRIMA, BERSAMA logo in Indonesia.
- Free local currency cash withdrawal fees at HSBC ATMs worldwide with a Visa debit card.
- Access to more than 1,000,000 ATMs with the PLUS logo worldwide with your Visa debit card (Charges apply IDR 30,000).
- Various shopping discounts and attractive offers from various merchants in Indonesia and abroad.
- Easily access up to 7 of your accounts, only using one Visa debit card.
- Ease of paying credit card bills or other personal loan bills by using transfer menu at ATMs with the Bersama logo.
- Free exchange rate conversion fees for purchases abroad.

* Via an additional debit card that is connected directly to the foreign currency account that corresponds to the transaction currency.





HSBC Indonesia Mobile Banking

Manage your finances securely, conveniently, and easily wherever and whenever you are.

Key Features of HSBC Indonesia Mobile Banking

- Open a savings account and time deposit in 12 currencies.
- Open a High-Rate Savings Account, a savings account with competitive interest and no tenor.
- Transaction for Mutual Fund and Bonds, including Secondary Market Bonds, with lower fees.
- Ease of paying monthly bills, as well purchasing mobile prepaid credit.
- Easy transfer between banks (SKN, RTGS, BI-FAST, Online Transfer, TT).

Explore more features in <https://grp.hsbc/mbanking>

Download Mobile Banking App





HSBC Premier Mastercard

Explore a world full of privileges with HSBC Premier Mastercard, a complimentary card for you.

HSBC Premier Privileges in one card.

- Limit up to 50% of your total balance.
- 5x Rewards Points for inside and outside spending categories country.*
- Exchange Rewards Points for various attractive offers such as plane tickets, meal vouchers and shopping.
- Travel insurance protection for you and your family while traveling up to IDR 10.5 billion.
- Unlimited access to 1,300+ airport lounges worldwide for your traveling comfort, offered by Priority Pass.
- 27,000 exclusive offers at various merchants in 160 countries, through the home&Away program.
- Emergency credit card replacement support within 2 business days at all HSBC branches in the world.

Travel Insurance Coverage for you and your family when traveling up to IDR 10.5 Billion:

- Travel accident insurance up to IDR 10 billion.
- Travel medical insurance up to IDR 500 million.
- Protection for spending up to IDR 300 Million.
- Travel inconvenience protection up to IDR 80 Million, including flight delays, canceled aircraft or failed transit, and lost or delayed baggage.
- Airport Transfer Service up to 6x per year with Golden Bird from or to airports in 4 cities: Jakarta, Surabaya, Bali, and Medan

* Terms & conditions apply



Wealth Management

Make an appointment with your Relationship Manager for a variety of investment and insurance solutions to support your needs and ambitions, supported by trusted investment and insurance experts and partners.



Best Wealth Manager in Indonesia
6 years in a row (2018-2023)

As a HSBC Premier customer, the Strategic Financial Planner will assist in your planning for:

- Managing and building wealth.
- Children's education.
- Retirement.
- Protection for you and your family.
- Home purchase.

Exceed your ambitions with products and solutions tailored to your needs from HSBC Wealth Management.

- Various Investment solutions to support you in building a healthy investment portfolio.
- Insurance solutions for all of your protection needs.
- An account with 12 currencies for any of your foreign exchange needs.
- HSBC Home Loan Facility.

HSBC also holds regular wealth management seminars, attended by financial experts to update you with financial market information and open investment opportunities.

Important information and product costs



Total Relationship Balance

Total Relationship Balance	
Minimum Total Relationship Balance	IDR1,000,000,000
Below Balance Fee	IDR 250,000

Important Telephone Number

Call Center Premier	
Indonesia	1-500-700
Overseas	+62 21 2551 4722

Rates and Fees

Current Account	
Current Account in IDR	
Account Opening Balance	IDR1,000,000
Account Closing Fee	IDR50,000
Savings Account	
Savings Account in IDR	
Account Opening Balance	IDR1,000,000
Minimum Balance	0
Below Balance Fee	Free
Monthly Administration Fee	Free
Account Closing Fee	IDR50,000
Savings Account in foreign currency	
Account Opening Balance	US\$100 equivalent to the foreign currency
Minimum Balance	0
Below Balance Fee	Free
Monthly Administration Fee	Free
Foreign Currency Available	USD, GBP, SGD, AUD, NZD, CAD, EUR, HKD, JPY, CHF, dan CNY
Account Closing Fee	Equivalent to IDR50,000